MARITIME MEDICAL CARE INC.

Annual Report

TO THE MINISTER OF HEALTH
PROVINCE OF NOVA SCOTIA

For the year ended March 31,1984

THE SIXTEENTH ANNUAL REPORT

of

MARITIME MEDICAL CARE INCORPORATED

to

THE HONOURABLE MINISTER OF HEALTH

respecting the administration of the

Nova Scotia Medical Services Insurance Plan

(M.S.I.)

Introduction

This is the 16th Annual Report of Maritime Medical Care Incorporated to the Honourable Minister of Health respecting the Corporation's performance of its duties and responsibilities as administrators of "M.S.I." (Nova Scotia Medical Services Insurance). The report covers the twelve-month period ended March 31, 1984, and includes appropriate comparative data from previous reporting periods.

Maritime Medical Care Incorporated is a private, non-profit, voluntary health plan with Head Office in Halifax, Nova Scotia. It was founded in 1948 under the provisions of Chapter 197 of the Acts of Nova Scotia. In July 1967, the Corporation entered into an agreement with the Minister of Health to participate in the design and to administer the province's proposed medical care insurance plan. The agreement also permitted the Corporation to continue as a private health plan offering supplementary programs to the general public for services not covered by the government programs. After a year and half of planning the province's medicare plan, "M.S.I." began operations on April 1st, 1969.

Over the years as the government has expanded the M.S.I. program to include certain insured dental, optometric and pharmaceutical services, the corporation has borrowed from it's extensive private health plan experience in these fields to provide efficient administrative services from the date of implementation of each new program. This has resulted in a smooth transition of each new benefit from the private to the public sector. In addition to it's M.S.I. duties the Corporation also renders claims processing services for some aspects of the Hospital Insurance Plan and the Department of Social Services Prescription Drug Programs.

The Corporation continues to actively compete in the private sector with a view to providing as many Nova Scotians as possible with comprehensive supplementary health insurance programs at cost for those services not available through the government programs. In doing so Maritime Medical Care provides employment for 231 Nova Scotians while building a base of experience which will undoubtedly benefit the government as it proceeds with future expansions of public programs under M.S.I.

Corporate Duties and Responsibilities

The Corporation's present duties and responsibilities under M.S.I. include:

- The registration of all "recipients" and "providers" of insured services.
- The provision of all communications with recipients and providers respecting their entitlement and responsibilities under the various M.S.I. programs.
- The receipt, assessment and payment of all M.S.I. claims for insured services in accordance with established tariffs approved by the Health Services & Insurance Commission.

- The operation and development of appropriate review and audit processes for verifying M.S.I. eligibility and benefit payments.
- The design of all systems and procedures related to the performance of its administrative functions.
- The development, maintenance and analysis of statistics pertaining to all aspects of the M.S.I. Plan.
- The provision of administrative staff support and counsel for various Committees of the Health Services & Insurance Commission.
- The preparation of reports for the Minister of Health, the Health Services & Insurance Commission and its committees on the operation of the various M.S.I. programs including recommendations for their improvement.
- Consultation with the Health Services & Insurance Commission in the design, development, implementation and operation of new M.S.I. programs.
- Such other assignments as the Minister of Health or the Commission may from time to time request.

Content of Report

Maritime Medical Care has prepared detailed statistical reports on all aspects of the M.S.I. operation for the Health Services & Insurance Commission. A number of these reports will be included in the Commission's Annual Report to the Minister. The M.M.C. report will not duplicate data which normally appears in the Commission report, except where such information may be indicative of the scope of activities and level of performance of the Corporation as the M.S.I. plan administrator.

Financial

The Corporation is pleased to submit herewith as Appendix "A" our final statement of costs incurred in the administration of the M.S.I. program for the fiscal year ended March 31, 1984.

In the year under review our administrative expense, expressed as a percent of the total of all benefits paid by M.S.I., increased slightly over last year's low of 3.3% to 3.4%.

Performance Indicators

Table I sets out the levels of performance achieved by M.M.C. staff, using certain indicators to represent productivity levels and unit costs for the past five years. For comparative purposes the table covers M.S.I. claims only and omits claims processed by M.M.C. staff for the Department of Social Services Pharmacare and Diabetic Assistance programs which have not been in operation for all of the five years reported.

TABLE I

Maritime Medical Care Inc. Administrative Expense Indicators

	1979-80	1980-81	1981-82	1982-83	1983-84
Administrative Expense Per Claim Processed	$0.67	$0.72	$0.80	$0.81	$0.91
Claims Processed Per Employee	27,290	28,390	28,599	31,585	32,469
Administrative Expense As A Percent of Total Benefits Paid	3.8%	3.8%	3.6%	3.3%	3.4%

M.M.C. - M.S.I. Staff Distribution

Table II reflects the changes in the number of persons on staff at M.M.C. for the past five years including the year under review.

TABLE II

Maritime Medical Care Incorporated Employees

	Employees Working Full Time On		Employees With Dual	
	M.S.I.	M.M.C.	Responsibilities	Total
March 31, 1980	134	26	77	237
March 31, 1981	130	27	78	235
March 31, 1982	138	28	78	244
March 31, 1983	131	24	77	232
March 31, 1984	130	24	77	231

Claims Volume

The Corporation's staff processed 25,000 more M.S.I. claims than in the previous year as shown in Table III. In addition 209,000 claims transactions were handled for the new Pharmacare program for the Disabled and Diabetic Assistance which is administered for the Department of Social Services through the Health Services & Insurance Commission.

TABLE III

Total Claims Processed

(In Thousands)

Fiscal Year	Processed
1979-80	5,758
1980-81	5,962
1981-82	6,069
1982-83	6,696
1983-84	6,721

Patient Utilization of Benefits

It is estimated that 849,000 Nova Scotians were eligible for the Medical, Dental-Surgical and Optometric benefits of M.S.I. Of this number, 209,000 were also eligible for the Children's Dental Plan and 99,000 were eligible for the M.S.I. Pharmacare Plan. A summary showing the average number of persons eligible during the year and those utilizing benefits in each of the plans is shown in Table IV.

TABLE IV

Utilization of Major M.S.I. Benefits

	Persons Eligible	Persons Utilizing Benefits	
		Number	Percent
Medical	849,000	743,900	87.6
Optometric	849,000	92,200	10.9
Dental Surgical	849,000	8,800	1.0
Children's Dental	209,000	122,100	58.4
M.S.I. Pharmacare	99,000	89,500	90.4

Claims Assessment, Audit and Review

One of M.M.C.'s major administrative functions is the assessment, audit and utilization review of all M.S.I. claims. The vast majority of this work is performed by M.M.C. staff which includes medical, dental and pharmaceutical consultants.

M.M.C. also avails itself of professional counsel from members of the Medical Society of Nova Scotia and the Nova Scotia Dental Association pertaining to the review of difficult claims through its Medical and Dental Claims Evaluation Committees.

The Corporation continued with its claims audit program by seeking patient verification of a random selection of paid Medical, Dental and Optometric claims and has applied other appropriate audit techniques to Pharmacare claims which included on-site audits of 154 pharmacies. This represents 75% of pharmacies participating in the program and we are moving toward our goal of one audit per pharmacy per year.

Approximately $50,000 was reclaimed from 87 pharmacies as a result of the audits.

Maritime Medical Care provides all research, investigative, legal and other administrative staff support for M.S.I.'s professional review committees.

The Medical Review Committee is responsible to the Corporation's Board of Directors for monitoring all activities relating to the provision of insured services by physicians and the utilization of physicians' services by patients. During the fiscal year under review, the Committee addressed problems associated with inappropriate billing for out-patient services and inappropriate prescribing of drugs in the name of a beneficiary but intended for an ineligible person. Five physicians were interviewed by the Committee while many other physicians were interviewed by the Medical Director who reported to the Committee. Committee activities resulted in recoveries of $31,779.80.

The Pharmacy Review Committee was similarly active in monitoring the activities of pharmacies and dispensing physicians and the utilization of the Pharmacare benefits by eligible residents. The Committee conducted special reviews of activities of 12 pharmacies, eight of which were referred to the Commission for due inquiry resulting in the temporary suspension of three pharmacies' participation privileges under M.S.I.

The Dental Review Committee spent most of its time during the year studying the practice profiles of dentists as well as reviewing professional and patient utilization of the various M.S.I. dental plans. There were 2 special cases considered by the Committee during the year. The areas of concern of the Committee included Emergency Examinations, high use of stainless steel crowns and acid-etch procedures. Recovery of over charges were realized in all cases identified.

With the co-operation of the Worker's Compensation Board, we receive copies of all physician's claims which have been approved for payment by the Board. An internal process has been developed by M.M.C. to check these paid claims against the M.S.I. patient history to ensure that M.S.I. is not being charged for services which are the responsibility of the Worker's Compensation Board. The application of this claims audit technique in the past year resulted in recoveries for M.S.I. totalling $151,000.

Professional Relations

Maritime Medical Care's responsibilities and activities in the field of professional relations have increased as the services of new professional groups are added to the benefits of M.S.I.

Regular information seminars for the providers of insured health services and their staffs continue to be an effective means of communication.

M.M.C. receives invitations to all Branch Medical Society meetings and some regional Dental and Pharmacy Association meetings. M.S.I. matters of current interest are discussed and questions answered.

Periodic visits by M.M.C. personnel to providers of insured services and the issue of health bulletins and newsletters are also part of our professional relations program.

Systems and Computer Services Division
Department of Government Services

The Corporation continues to work in close co-operation with this Department who provide all computing services for the public programs administered by M.M.C. Government cost constraint measures arrested progress toward improved physician claims processing systems and a much needed revision to the M.S.I. Resident Master File which is used to verify the eligibility of residents for the many M.S.I. benefit plans. At year end funding was made available for the design and implementation of an "on-line" Resident Master File during 1984-85.

The Corporation has worked with the Systems & Computer Services Division during the year in modifications to existing computer programs to accomodate the many changes which have occurred in Commission payment tariffs and benefits.

Liasion with Health Services & Insurance Commission

The Corporation continues to work closely with the Health Services & Insurance Commission, its Committees and staff, and are most appreciative of the co-operation and support received from all persons involved.

M.M.C. Organization

A number of organizational changes were implemented or approved for implementation in the coming year. All MSI audit functions were consolidated under one department to improve the interface between the various MSI programs and improve the utilization of qualified personnel.

With the cooperation of the Minister and the Medical Society of Nova Scotia approval was given to reduce the Board of Directors to one-third of its present size at the Corporation's Annual Meeting on June 20th, 1984.

Further re-organizational changes will occur in the 1984-85 fiscal year to reflect the Corporation's use of recent technological innovations in the performance of its private and public duties.

A list of the Corporation's Officers and Directors for the year under review is attached herewith as Appendix "B".

M.S.I. Programs

Following are the programs currently administered by M.M.C. as part of the M.S.I. program including implementation dates.

Medical Care	April 1, 1969
Dental Surgical	April 1, 1969
Optometric	December 1, 1973
Children's Dental Plan	July 1, 1974
Pharmacare	October 1, 1974
Cystic Fibrosis (Drugs)	October 1, 1976
Severe Mental Retardation (In-Hospital Dentistry)	January 1, 1977
Cleft Palate Dentistry	December 1, 1977
Diabetes Insipidus (Drugs)	December 1, 1978
Prosthetic Appliances	January 1, 1981

In addition to the M.S.I. responsibilities the Corporation provides claims assessment and payment services for insured out-patient hospital services received by eligible Nova Scotians while temporarily out of Canada. These services are provided under the direction of the Hospital Insurance Division of the Department of Health. The Corporation also performs the claims assessment and payment functions for the Department of Social Services' Prescription Drug Program for the Disabled on September 1, 1981 and added the Diabetic Assistance drug claims to this program on September 1, 1982.

Acknowledgements

The Corporation wishes to acknowledge the assistance and the co-operation it has received in the performance of its M.S.I. duties and responsibilities from:

The Department of Health

The Health Services & Insurance Commission

The Medical Society of Nova Scotia

The Pharmacy Association of Nova Scotia

The Nova Scotia Dental Association

The Nova Scotia Optometric Association

The Nova Scotia Pharmaceutical Association

The Systems and Computer Services Division
Department of Government Services

The Worker's Compensation Board

Respectfully submitted,

MARITIME MEDICAL CARE INCORPORATED

C R Wyman

C. Wyman, M.D.

President

MARITIME MEDICAL CARE INCORPORATED

Administrative Costs
For The Twelve Months Ended March 31, 1984

	PUBLIC			PRIVATE			TOTAL		
	Month Of March	Year To Date		Month Of March	Year To Date		Month Of March	Year To Date	
	Actual	Actual	Forecast	Actual	Actual	Forecast	Actual	Actual	Forecast
DIRECT VARIABLE EXPENSES									
Salaries - Direct Process.	$120,822	$1,586,407	$1,622,954	$ 21,076	$291,959	$288,300	$141,898	$1,878,366	$1,911,254
Staff - Overtime	-	1,225	5,000	-	-	4,000	-	1,225	9,000
- Part-time	2,727	64,311	53,213	(176)	20,321	22,100	2,551	84,632	75,313
Data Processing Supplies	1,292	189,264	174,000	3,357	8,767	16,000	4,649	198,031	190,000
Office Supplies	4,143	28,905	26,160	(610)	5,244	2,800	3,533	34,149	28,960
Printing & Stationery	26,284	140,803	118,497	(3,165)	55,956	24,000	23,119	196,759	142,497
Postage	88	1,395	1,600	2	2	-	90	1,397	1,600
Computer Services Rental	22,525	410,259	456,653	-	-	-	22,525	410,259	456,653
Employee Fringe Benefits	3,867	73,293	71,057	675	13,378	12,600	4,542	86,671	83,657
Cartage	448	2,521	2,800	109	193	-	557	2,714	2,800
	182,196	2,498,383	2,531,934	21,268	395,820	369,800	203,464	2,894,203	2,901,734
MIXED EXPENSES									
Unemployment Insurance	4,698	61,033	62,628	627	9,469	8,700	5,325	70,502	71,328
Canada Pension Plan	2,879	33,338	36,137	372	5,164	5,200	3,251	38,502	41,337
M.M.C. Pension Plan	7,988	103,099	106,983	1,038	15,023	14,700	9,026	118,122	121,683
	15,565	197,470	205,748	2,037	29,656	28,600	17,602	227,126	234,348

APPENDIX A

Maritime Medical Care Incorporated
Administrative Costs
For The Twelve Months Ended
March 31, 1984

	PUBLIC			PRIVATE			TOTAL		
	Month Of March	Year To Date		Month Of March	Year To Date		Month Of March	Year To Date	
	Actual	Actual	Forecast	Actual	Actual	Forecast	Actual	Actual	Forecast
DIRECT PERIOD EXPENSES									
Salaries - Executive	$ 37,328	$ 270,564	$ 266,349	$ 2,955	$ 38,688	$ 38,400	$ 40,283	$ 309,252	$ 304,749
- Supervisory	28,982	311,112	318,270	-	-	6,000	28,982	311,112	324,270
- Sect. & Cler.	(6,236)	143,637	140,952	-	-	-	(6,236)	143,637	140,952
Sanitary Supplies & Clean.	80	761	500	-	-	-	80	761	500
Maintenance & Repairs	44	8,758	7,222	2,173	2,997	4,500	2,217	11,755	11,722
Light & Power	80	708	500	-	-	-	80	708	500
Telecommunications	6,110	80,944	72,316	(140)	2,412	3,200	5,970	83,356	75,516
Travelling	2,781	26,156	30,304	14	148	100	2,795	26,304	30,404
Professional Services	7,976	30,659	18,094	25,505	232,737	224,300	33,481	263,396	242,394
Staff Training	158	1,548	3,900	-	-	1,000	158	1,548	4,900
Advertising & Promotion	473	12,094	12,200	6,727	43,646	35,000	7,200	55,740	47,200
Dues & Subscriptions	160	2,318	2,387	2,526	9,611	9,100	2,686	11,929	11,487
Bank Charges	1,842	7,937	7,000	1,274	15,576	15,600	3,116	23,513	22,600
Brokerage Commissions	(50)	-	-	1,753	26,815	25,000	1,703	26,815	25,000
Miscellaneous Expenses	61	309	1,887	48	239	-	109	548	1,887
Committee Expenses	1,915	9,492	5,871	-	-	-	1,915	9,492	5,871
Meeting Expenses	416	13,918	13,658	(2,058)	2,126	5,200	(1,642)	16,044	18,858
General Insurance	319	2,384	2,645	39	359	300	358	2,743	2,945
Business Taxes	-	580	1,200	-	-	-	-	580	1,200
Equipment Rental	-	165	-	-	-	-	-	165	-
Office Rental	875	10,500	10,500	-	-	-	875	10,500	10,500
Interest Cost on New Fac.	1,097	13,164	13,200	-	-	-	1,097	13,164	13,200
Depreciation	561	8,618	9,492	(672)	2,431	4,300	(111)	11,049	13,792
Employee Fringe Benefits	1,927	33,112	32,028	554	9,222	9,100	2,481	42,334	41,128
	86,899	989,438	970,475	40,698	387,007	381,100	127,597	1,376,445	1,351,575

Maritime Medical Care Incorporated
Administrative Costs
For The Twelve Months Ended
March 31, 1984

	PUBLIC			PRIVATE			TOTAL		
	Month Of March	Year To Date		Month Of March	Year To Date		Month Of March	Year To Date	
	Actual	Actual	Forecast	Actual	Actual	Forecast	Actual	Actual	Forecast
ALLOCATED COSTS									
Accounting Services	$ 13,608	$ 162,661	$ 165,922	$ 2,602	$ 30,504	$ 30,350	$ 16,210	$ 193,165	$ 196,272
Office Services	13,117	136,450	113,400	1,840	27,804	20,700	14,957	164,254	134,100
Personnel Services	3,902	50,171	51,600	843	9,985	10,100	4,745	60,156	61,700
Programming	58	2,371	6,900	689	28,693	44,300	747	31,064	51,200
Data Recording	80,395	1,070,971	1,120,130	4,778	60,493	61,200	85,173	1,131,464	1,181,330
Data Processing	1,294	16,322	21,368	2,125	25,951	33,600	3,419	42,273	54,968
Unit Record Services	319	7,215	-	-	-	-	319	7,215	-
General Management	34,461	281,467	272,504	7,735	55,594	54,200	42,196	337,061	326,704
Cafeteria	2,388	25,555	23,000	518	5,131	4,500	2,906	30,686	27,500
Building Occupancy	20,924	225,903	239,800	3,504	37,825	40,200	24,428	263,728	280,000
Systems & Procedures	8,268	111,716	109,700	-	-	-	8,268	111,716	109,700
Printing Services	6,760	57,606	43,400	132	6,127	4,800	6,892	63,733	48,200
Mail Services	20,720	216,588	214,600	5,260	42,578	38,200	25,980	259,166	252,800
Microfilm Services	7,100	72,989	74,519	-	-	-	7,100	92,989	74,519
	213,314	2,437,985	2,456,843	30,026	330,685	342,150	243,340	2,768,670	2,798,993
GRAND TOTAL	$497,974	$6,123,276	$6,165,000	$ 94,029	$1,143,168	$1,121,650	$592,003	$7,266,444	$7,286,650
	84.1%	84.3%	84.6%	15.9%	15.7%	15.4%	100.0%	100.0%	100.0%

APPENDIX "B"

MARITIME MEDICAL CARE INCORPORATED 1983

Board of Directors	Branch Medical Society	Term
Dr. W.H. Lenco Queens County Hospital LIVERPOOL, N.S. BOT 1KO	Lunenburg - Queens	1982-85
Dr. John R. Hamilton 5 Chestnut Street ANTIGONISH, N.S. B2G 1N3	Antigonish - Guysborough	1983-86
Dr. A. Burden Medical Center SPRINGHILL, N.S. BOM 1XO	Cumberland	1982-85
Dr. P.D. Jackson 1280 King's Road SYDNEY, N.S. B1S 1E2	Cape Breton	1981-84
Dr. R.J. Fraser Musquodoboit Harbour NOVA SCOTIA BOJ 2LO	Eastern Shore	1981-84
Dr. P.H. Jeffrey P.O. Box 1000 SHELBURNE, N.S. BOT 1WO	Shelburne	1981-84
Dr. A.N. Lamplugh 176 Portland Street DARTMOUTH, N.S. B2Y 1J3	Dartmouth	1983-86
Dr. D.A. MacFadyen 199 Willow Street TRURO, N.S. B2N 4Z9	Colchester	1981-84

..../2

Board of Directors	Branch Medical Society	Term
Dr. R.E. Cohen 833 Westmount Road SYDNEY, N.S. B1R 1C2	Sydney	1982-85
Dr. B.D. Byrne Neuroradiology V.G. Hospital HALIFAX, N.S. B3H 2Y9	Halifax	1981-84
Dr. J.M. O'Brien P.O. Box 735 ANTIGONISH, N.S. B2G 2G5	Antigonish	1981-85
Dr. D.L. Davison Box 9 WOLFVILLE, N.S. B0P 1X0	Valley	1983-86
Dr. A. Ibrahim 17 Duncan Street GLACE BAY, N.S. B1A 2L6	Cape Breton	1983-86
Dr. E.G. Whitman Westville Medical Clinic WESTVILLE, N.S. B0K 2A0	Pictou	1981-84
Dr. C.R. Wyman Yarmouth Medical Clinic 615 Main Street YARMOUTH, N.S. B5A 1K1	Western	1983-86
Dr. J.C. Aucoin P.O. Box 127 CHETICAMP, N.S. B0E 1H0	Inverness/Victoria	1980-85
Dr. C.M. Childs Sunnyside Plaza BEDFORD, N.S. B4A 1E7	Bedford	1981-85

..../3

Board of Directors	Branch Medical Society	Term
Dr. J.J. Quinlan Miller Hospital KENTVILLE, N.S. B4N 1M7	Valley	1982-85
	Governor-In-Council	
Mrs. Alice Baker 112 Symonds Street DARTMOUTH, N.S. B3A 3M4		1983-84
Mr. Leonard Goucher 7153 Royal Pine Avenue HALIFAX, N.S. B3L 2G3		1980-84
Mr. James E. Cochran 26 Oakhill Drive ROCKINGHAM, N.S. B3M 2V2		1980-84
	Deputy Minister of Health	
Dr. Harris Miller Deputy Minister of Health P.O. Box 488 HALIFAX, N.S. B3J 2R5		
	N.S. Pharmaceutical Society	
Mr. Arthur MacKinnon Campbell's Pharmacy Ltd. Main Street WESTVILLE, N.S. BOK 2AO		1982-85

..../4

Board of Directors	Dental Representation	Term
Dr. Mary Hurst P.O. Box 1595 ANTIGONISH, N.S.		1983-86
Dr. Doug A. Eisner 6503 Jubilee Road HALIFAX, N.S. B3H 2H5		1980-85
Dr. R.J. Deveau Suite 401-2 60 Vancouver Street YARMOUTH, N.S. B5A 2P5		1980-84
	Subscriber Representatives	
Mr. Murray Fahie Executive Assistant N.S. Teacher's Union 106 Dutch Village Road HALIFAX, N.S. B3L 4G1		1979-85
	Observers	
Mr. Clemm Larsen P.O. Box 760 HALIFAX, N.S. B3J 2V2	Health Services & Insurance Commission	
Mr. D.D. Peacocke Executive Secretary Medical Society of N.S. Young Tower - Suite 305 Young Street HALIFAX, N.S. B3K 5L2	Medical Society of Nova Scotia	
Dr. G.A. Gracie 196 King's Road SYDNEY, N.S. B1S 1A1	Medical Society of Nova Scotia	

MSI STATISTICAL TABLES

FISCAL 1983-84

Table 1

MSI Expenditure 1983-84

	Expenditure	Percent of Total
Physicians Services	$135,345,325	74.7
Prescription Drugs	30,925,100	17.0
Dentistry	12,786,178	7.0
Optometric	1,933,363	1.1
Prosthetic Services	313,732	0.2
TOTAL	$181,303,698	100.0

Data in this table and the tables that follow are based on date of payment rather than date of service. Amounts reported may vary slightly from accounting totals due to methods of processing data.

Table 2

Five Year Comparison of Selected MSI Statistics

	1979-80	1980-81	1981-82	1982-83	1983-84
Insured Population (000)	827	831	834	841[2]	849
Physicians Paid	1,307	1,320	1,386	1,430	1,459
Dentists Paid	272	286	288	304	315
Optometrists Paid	43	44	45	50	50
Pharmacies Paid	197	203	202	210	219
Total MSI Payments (000)[1]	$100,637	$114,353	$134,200	$166,346	$181,304
Claims Processed (000)	5,758	5,962	6,069	6,696	6,721
Total Insured Services (000)	7,315	7,539	7,804	8,474	8,521
Expenditure Per Insured Person	$121.69	$137.61	$160.91	$197.80	$213.55
Administrative Expense (000)	$3,856	$4,299	$4,852	$5,407	$6,123
Administrative Expense As Percent of Amount Paid	3.8%	3.8%	3.6%	3.3%	3.4%

1. MSI payments include all amounts during the year for insured services. Certain recoveries have not been deducted from this total. In 1983-84 these included an amount of $281,446 for out-of-province out-patient diagnostic services, which was transferred to the Department of Health.

2. The estimate of insured population during 1982-83 has been revised from 838,000 to 841,000.

Table 3

Growth of MSI Plans

1979-80 to 1983-84

	Physicians Services & Dental Surgical[1]			Optometric Services			Children's & Special[2] Dental Plans			Prescription[3] Drugs		
	Insured	Beneficiaries	Paid Per Insured	Insured	Beneficiaries	Paid Per Insured	Insured	Beneficiaries	Paid Per Insured	Insured	Beneficiaries	Paid Per Insured
1979-80	827,000	722,000	$ 96.23	827,000	75,800	$1.37	171,100	78,800	$30.67	88,100	80,400	$168.41
1980-81	831,000	722,000	107.31	831,000	80,200	1.44	183,300	88,600	35.97	91,100	83,100	190.94
1981-82	834,000	726,000	123.59	834,000	81,200	1.67	195,200	101,800	43.54	94,100	85,400	223.03
1982-83[4]	841,000	739,000	150.91	841,000	92,200	2.07	207,800	114,800	50.68	96,100	87,700	279.38
1983-84	849,000	743,900	161.45	849,000	92,200	2.28	209,700	122,600	52.74	99,100	89,600	312.06

NOTE: Estimates of Insured Persons are as of October 1 each year.

1. Physicians services and dental-surgical services were the initial MSI Plans introduced in 1969, and were cost-shared with the federal government prior to April 1977. In Tables 5 and 6 physicians services and dental-surgical services are shown separately.

2. The Children's Dental Plan was implemented July 1974 and covers children born since January 1, 1967. Children at the School For The Blind are covered regardless of age. Other dental plans include persons who are severely mentally retarded, or who have a cleft palate. These plans were implemented in 1977.

3. Prescription drug coverage was implemented in October 1974 for persons over 65 years of age. Persons who suffer from cystic fibrosis became insured in 1976. Drugs for the treatment of diabetes insipidus became insured in 1978.

4. 1982-83 insured population estimates for physicians services, optometric services and dental surgical services have been revised from 838,000 to 841,000 in this table and in tables 5, 6 and 8.

Table 4

MSI Fee-For-Service Payments 1983-84

Number of Providers by County[1]

County	Physicians[2] Services	Dentists Services	Optometrists Services	Prescription[3] Drugs
Annapolis	21	6	2	5
Antigonish	36	6	-	4
Cape Breton	143	45	11	34
Colchester	51	14	1	10
Cumberland	44	10	1	15
Digby	25	5	-	7
Guysborough	14	1	-	6
Halifax	767	156	14	85
Hants	39	8	1	11
Inverness	17	7	1	7
Kings	85	20	4	12
Lunenburg	55	14	5	11
Pictou	58	11	4	17
Queens	11	3	2	3
Richmond	10	1	-	2
Shelburne	15	1	-	5
Victoria	8	2	-	3
Yarmouth	45	5	1	7
NOVA SCOTIA	1,444	315	50	244

1. County refers to the counties in which providers rendering insured services were located as of March 31, 1984.

2. Does not include 15 salaried physicians who performed insured services for which institutions employing them were reimbursed.

3. Includes 219 pharmacies and 25 other providers.

Table 5

MSI Payments for Physicians Services

Services and Amounts Paid

1979-80 to 1983-84

Services

	Services	Services Per Insured Person	Percent Change Per Insured Person
1979-80	5,326,961	6.44	2.7
1980-81	5,420,233	6.52	1.2
1981-82	5,565,010	6.67	2.3
1982-83	6,005,572	7.14	7.0
1983-84	5,967,806	7.03	-1.5

Amount Paid[2]

	Total Paid	Paid Per Insured Person	Percent Change Per Insured Person
1979-80	$ 78,558,897	$ 94.99	10.1
1980-81	88,133,112	106.06	11.7
1981-82	101,879,798	122.16	15.2
1982-83	125,510,329	149.24	22.2
1983-84	135,345,325	159.42	6.8

1. Services include fee-for-service only.

2. Includes payments to hospitals and institutions with respect to insured services performed by salaried physicians, as well as fee-for-service payments.

Table 6

MSI Payment for Dental Surgical Services

Services and Amounts Paid

1979-80 to 1983-84

	Services	Paid	Paid Per Insured Person	Percent Change Amount Paid Per Insured Person
1979-80	20,900	$1,027,322	$1.24	15.9
1980-81	20,979	1,039,092	1.25	0.8
1981-82	21,355	1,189,970	1.43	14.4
1982-83	22,569	1,408,524	1.67	16.8
1983-84	26,383	1,725,580	2.03	20.8

Table 7

MSI Payments for Children's and Special Dental Plans[1]

	Services	Paid	Paid Per Insured Person	Percent Change Amount Paid Per Insured Person
1979-80	343,421	$ 5,247,701	$30.67	18.1
1980-81	388,148	6,592,696	35.97	17.3
1981-82	449,803	8,500,881	43.54	21.0
1982-83	507,725	10,530,607	50.68	16.4
1983-84	528,132	11,060,598	52.74	4.1

1. Special dental plans include persons who have a cleft palate, persons who are severely mentally retarded and persons at the School For the Blind born prior to 1967. Amounts paid in 1983-84 were $195,255, $29,871 and $29 respectively.

Table 8

MSI Payments for Optometric Services

1979-80 to 1983-84

	Services	Paid	Paid Per Insured Person	Percent Change Amount Paid Per Insured Person
1979-80	76,805	$1,134,005	$1.37	17.1
1980-81	80,174	1,193,647	1.44	5.1
1981-82	82,206	1,396,144	1.67	15.6
1982-83	94,750	1,744,594	2.07	24.0
1983-84	94,799	1,933,363	2.28	10.1

Table 9

MSI Payments for Prescription Drugs

1979-80 to 1983-84

Prescriptions

	Prescriptions Dispensed	Prescriptions Per Insured Person	% Change Per Insured
1979-80	1,547,304	17.6	1.8
1980-81	1,630,138	17.9	1.7
1981-82	1,686,070	17.9	-
1982-83	1,843,015	19.2	7.0
1983-84	1,903,784	19.2	-

Amount Paid[1]

	Amount Paid	Paid Per Insured Person	% Change Per Insured
1979-80	$14,668,935	$168.41	15.0
1980-81	17,394,425	190.94	13.4
1981-82	20,990,958	223.03	16.8
1982-83	26,848,173	279.38	25.4
1983-84	30,925,100	312.06	11.7

1. Amount paid includes the MSI Pharmacare Plan for persons over 65, introduced in 1974, the Cystic Fibrosis Plan, introduced in 1976 and the Diabetes Insipidus Plan, introduced in 1978. During 1983-84 payments for the Cystic Fibrosis and Diabetes Insipidus Plans were $279,035 and $36,083 respectively. Payments under the Cystic Fibrosis and Diabetes Insipidus Plans are made monthly to one provider and therefore the number of prescriptions shown above does not include prescriptions dispensed under these plans.

Table 10

MSI Billing Above Tariff Reported

1979-80 to 1983-84

	Physicians		Dentists		Optometrists	
	Billed (000)	% Of Fee-For-Service	Billed (000)	% Of Fee-For-Service	Billed (000)	% Of Fee-For-Service
1979-80	$2,416	3.3%	$294	4.7%	$182	16.1%
1980-81	2,813	3.4	330	4.3	185	15.5
1981-82	3,130	3.3	364	3.8	216	15.5
1982-83	3,475	2.9	429	3.5	278	16.0
1983-84	3,349	2.6	335	2.6	296	15.3